

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

811210

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Attorneys for Secured Creditor: JPMORGAN CHASE
BANK, NATIONAL ASSOCIATION

In Re:

PAULINE B. BUCKLEY A/K/A PAULINE
BUCKLEY

Case No.: 18-10310

Hearing Date:

Judge: KATHRYN C. FERGUSON



Order Filed on July 23, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: July 23, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Upon consideration of Movant's Motion to Approve Loan Modification:

ORDERED, that the Movant's Motion to Approve Loan Modification is here by

GRANTED; and it is further

ORDERED, that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the automatic stay.

ORDERED, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

ORDERED, that if post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

ORDERED, that the debtors shall file a Modified Plan and Amended Schedule J within 10 days of the entry of the within order.

ORDERED, that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall file an amended proof of claim to reflect the arrears disbursed by the Chapter 13 Trustee prior to the loan modification effective date or zero pre-petition arrears.

ORDERED, that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is amended or the Trustee is notified by the secured creditor that the modification was not consummated.

ORDERED, that in the event the modification is not consummated the secured creditor shall notify the Trustee and the Debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to the secured creditor.

ORDERED, that in the event the proof of claim is amended to reflect the arrears disbursed by the Chapter 13 Trustee prior to the loan modification effective date or zero pre-petition arrears, the Trustee may disburse funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Pauline B Buckley
Debtor

Case No. 18-10310-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db +Pauline B Buckley, 1013 Eton Way, Neptune, NJ 07753-4359

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Mark A. Steinberg on behalf of Debtor Pauline B Buckley msteinb517@aol.com,
a.mr73712@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8